



Mortgage Tool Bus

— Lets Go Home —

Your Homeownership Roadmap

A visual overview of the homebuying journey —
from first conversation to getting the keys.

1. Talk to a mortgage professional



2. Get clear on your goals



3. Check your credit



4. Look at your budget



5. Learn loan options



6. Get pre-approved



7. Find the right home



8. Make an offer & close



9. Get the keys



Details and next steps are on the following page.

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This guide is for educational purposes only and does not constitute a commitment to lend or loan approval.



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Your Homeownership Checklist

Use this page to move through the steps at your own pace —
one conversation, one decision at a time.

You don't have to do everything at once.

☐ STEP 1 — Speak with a mortgage professional

Start with a conversation to ask questions and learn what's possible.



☐ STEP 2 — Organize your goals

Clarify what “home” means to you and your ideal timing.



☐ STEP 3 — Review your credit

Understand where you are without panic or judgment.



☐ STEP 4 — Set a comfortable budget

Focus on what feels sustainable for your life.



☐ STEP 5 — Learn about loan options

Explore different paths with guidance.



☐ STEP 6 — Get pre-approved (when ready)

Understand your buying power and shop with confidence.



☐ STEP 7 — Find the right home

Take your time choosing what fits your life.



☐ STEP 8 — Make an offer & close

Complete the final steps with support.



☐ STEP 9 — Get the keys

Celebrate becoming a homeowner.



*You don't have to move through these steps perfectly or quickly.
The best homebuying journey is one that moves at your pace.*

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